

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James McNally  
Kristen McNally  
Debtor(s)

Case No. 20-02000-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Oct 16, 2020

User: AutoDocke  
Form ID: 318

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ James McNally, Kristen McNally, 1210 Grandview Street, Scranton, PA 18509-1502
5340409	+ ADS/Comenity/Legend Pine, PO Box 182789, Columbus, OH 43218-2789
5340413	+ Bank of America, PO Box 45144, Jacksonville, FL 32232-5144
5351582	+ Biz2Credit, Inc., 1 Penn Plaza, 45th Floor, New York, NY 10119-4599
5351585	+ City of Scranton, c/o Northeast Revenue Service, 340 N. Washington Avenue, Scranton, PA 18503-1582
5351586	+ Collector of Taxes, The Single Tax Office, 123 Wyoming Avenue, 2nd Floor, Scranton, PA 18503-2025
5351588	Donegal Insurance Group, PO Box 300, Marietta, PA 17547-0300
5340417	+ Fidelity Deposit & Discount Bank, 101 N. Blakely Street, Dunmore, PA 18512-1900
5351591	+ Heartland Payment Systems, 10 Glenlake Parkway NE, North Tower, Atlanta, GA 30328-3495
5358704	+ Lackawanna County Tax Claim Bureau, 123 Wyoming Ave, Scranton PA 18503-2029
5351593	+ Lackawanna County Tax Claim Bureau, 123 Wyoming Avenue, Ste. 267, Scranton, PA 18503-2029
5340423	PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
5351599	+ PPL Electric Utilities, 2 North 9th Street CPC GENN1, Allentown, PA 18101-1179
5351597	Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
5351602	+ UGI Penn Natural Gas, Inc., PO Box 15503, Wilmington, DE 19850-5503

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Oct 16 2020 23:08:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Oct 16 2020 23:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5340410	+ EDI: RMSC.COM	Oct 16 2020 23:08:00	Amazon, PO Box 965015, Orlando, FL 32896-5015
5340411	+ EDI: WFNNB.COM	Oct 16 2020 23:08:00	Ann Taylor, Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
5340412	EDI: BANKAMER.COM	Oct 16 2020 23:08:00	Bank of America, PO Box 982238, El Paso, TX 79998
5340414	+ EDI: CITICORP.COM	Oct 16 2020 23:08:00	Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
5340415	+ EDI: CAPITALONE.COM	Oct 16 2020 23:08:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5340416	EDI: CAPONEAUTO.COM	Oct 16 2020 23:08:00	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
5341568	+ EDI: AISACG.COM	Oct 16 2020 23:08:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

5351587	EDI: COMCASTCBLCENT	Oct 16 2020 23:08:00	Comcast Business, PO Box 70219, Philadelphia, PA 19176-0219
5340418	+ EDI: CITICORP.COM	Oct 16 2020 23:08:00	Goodyear, PO Box 6497, Sioux Falls, SD 57117-6497
5340419	+ EDI: WFNNB.COM	Oct 16 2020 23:08:00	J Crew, Inc., Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
5340421	Email/Text: electronicbkydocs@nelnet.net	Oct 16 2020 19:19:00	Nelnet, PO Box 2970, Omaha, NE 68103-2970
5340420	+ Email/Text: electronicbkydocs@nelnet.net	Oct 16 2020 19:19:00	Nelnet, PO Box 82561, Lincoln, NE 68501-2561
5340422	+ Email/Text: bnc@nordstrom.com	Oct 16 2020 19:18:50	Nordstrom, 13531 E. Caley Avenue, Englewood, CO 80111-6505
5358702	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 16 2020 19:19:00	Pennsylvania Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
5340424	+ EDI: RMSC.COM	Oct 16 2020 23:08:00	Sam's Club, PO Box 965005, Orlando, FL 32896-5005
5340903	+ EDI: RMSC.COM	Oct 16 2020 23:08:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5340425	EDI: CITICORP.COM	Oct 16 2020 23:08:00	The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5351576	*+	ADS/Comenity/Legend Pine, PO Box 182789, Columbus, OH 43218-2789
5351577	*+	Amazon, PO Box 965015, Orlando, FL 32896-5015
5351578	*+	Ann Taylor, Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
5351579	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998
5351580	*+	Bank of America, PO Box 45144, Jacksonville, FL 32232-5144
5351581	*+	Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
5351583	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5351584	*	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
5351589	*+	Fidelity Deposit & Discount Bank, 101 N. Blakely Street, Dunmore, PA 18512-1900
5351590	*+	Goodyear, PO Box 6497, Sioux Falls, SD 57117-6497
5351592	*+	J Crew, Inc., Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
5351595	*	Nelnet, PO Box 2970, Omaha, NE 68103-2970
5351594	*+	Nelnet, PO Box 82561, Lincoln, NE 68501-2561
5351596	*+	Nordstrom, 13531 E. Caley Avenue, Englewood, CO 80111-6505
5351598	*	PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
5351600	*+	Sam's Club, PO Box 965005, Orlando, FL 32896-5005
5351601	*	The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
jdb	*+	Kristen McNally, 1210 Grandview Street, Scranton, PA 18509-1502

TOTAL: 0 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2020 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
John J Martin (Trustee)	pa36@ecfbis.com trustee martin@martin-law.net
Mark J. Conway	on behalf of Debtor 1 James McNally info@mjconwaylaw.com connie@mjconwaylaw.com;mjc@mjconwaylaw.com
Mark J. Conway	on behalf of Debtor 2 Kristen McNally info@mjconwaylaw.com connie@mjconwaylaw.com;mjc@mjconwaylaw.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 James McNally  
First Name Middle Name Last Name

Debtor 2 Kristen McNally  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:20-bk-02000-RNO**

Social Security number or ITIN xxx-xx-2031  
EIN --\_-----

Social Security number or ITIN xxx-xx-3615  
EIN --\_-----

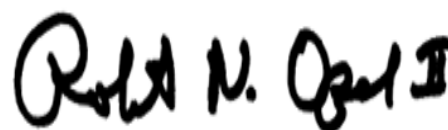
**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James McNally

Kristen McNally

**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: MichaelMcHugh, Deputy Clerk

10/16/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**